CLAIMS

What is claimed is:

1.   A method for performing an electronic card enabled transaction in a point of sale (POS) system having a self-service facility electronically connected to a card authorization center via a public network, the self-service facility including a card transaction terminal, the method comprising the acts of:

(a) requesting an approval-before-the-transaction (ABCT) of the authorization center for setting a virtual transaction amount (VTA) at the self-service facility;

(b) determining whether the transaction is valid or not by validating the card and a corresponding account at the authorization center;

(c) approving the VTA if it has been determined that the card and account are valid and responsively sending an approval signal to the self-service facility;

(d) executing the transaction at the self-service facility on the basis of the approval signal if the VTA is approved;

(e) requesting an approval-after-the-card-transaction (AACT) of the authorization center for setting an actual transaction amount (ATA) on the basis of the actual executed transaction;

(f) revalidating the VTA into the ATA at the authorization center and sending a confirmation signal to the self-service facility; and

(g) initializing the self-service facility for a next transaction and issuing a receipt for the actual executed transaction.

2.   The method of claim 1 wherein the VTA is a maximum anticipated transaction amount which can be set for a particular one-time transaction.

3.   The method of claim 2 wherein the maximum anticipated transaction amount is determined by attributes of an item or service to be provided in the transaction.

4.   The method of claim 3 wherein the item or service is one for which a payment amount can not be determined before the actual transaction is executed.

5.   The method of claim 3 wherein the attributes comprise at least one of: a physical

amount of the item; availability of the item or service; and a service time.

6. The method of claim 1 further comprising, before said act (a), the acts of:

reading the card in the card transaction terminal of the self service facility; and

5 identifying a user using a entered personal identification number.

7. The method of claim 1 further comprising the acts of:

denying the VTA if it has been determined that one of the card and account are invalid;

and

10 responsively sending an approval failure signal to the self-service facility.

8. The method of claim 1 further comprising canceling the ABCT for the VTA after one of act (a), (b), and (c).

15 9. The method of claim 1 wherein the ATA is prevented from exceeding the VTA.

10. A method for performing an electronic card enabled transaction in a point of sale (POS) system having a self-service facility electronically connected to a card authorization center via a public network, the self-service facility including a card transaction terminal, the method 20 comprising the acts of:

(a) requesting an approval-before-the-transaction (ABCT) of the authorization center for setting a virtual transaction amount (VTA) at the self-service facility;

(b) validating the card and a corresponding account at the authorization center;

(c) approving the VTA if it has been determined that the card and account are valid and 25 responsively sending an approval signal to the self-service facility, the approved VTA being the lesser of: (1) a target VTA related to anticipated parameters of the transaction; and (2) a value related to an available amount in said account;

(d) executing the transaction at the self-service facility on the basis of the approval signal if the VTA is approved and including restricting such execution to prevent an actual 30 transaction amount (ATA) from exceeding the approved VTA;

(e) requesting an approval-after-the-card-transaction (AACT) of the authorization center for setting the ATA on the basis of the actual executed transaction; and

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(f) initializing the self-service facility for a next transaction and issuing a receipt for the actual executed transaction.